

Redlining: Lasting Scars in the City of Dayton

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Redlining

- Systematic discrimination against African Americans in the distribution of home loans
- Areas rated based on the level of “risk” of the mortgage
- African American neighborhoods were rated as the most risky, so families could not receive mortgages
- Caused housing segregation and depressed home values

Redlining became illegal, so more subtle measures were used to maintain the racial caste.

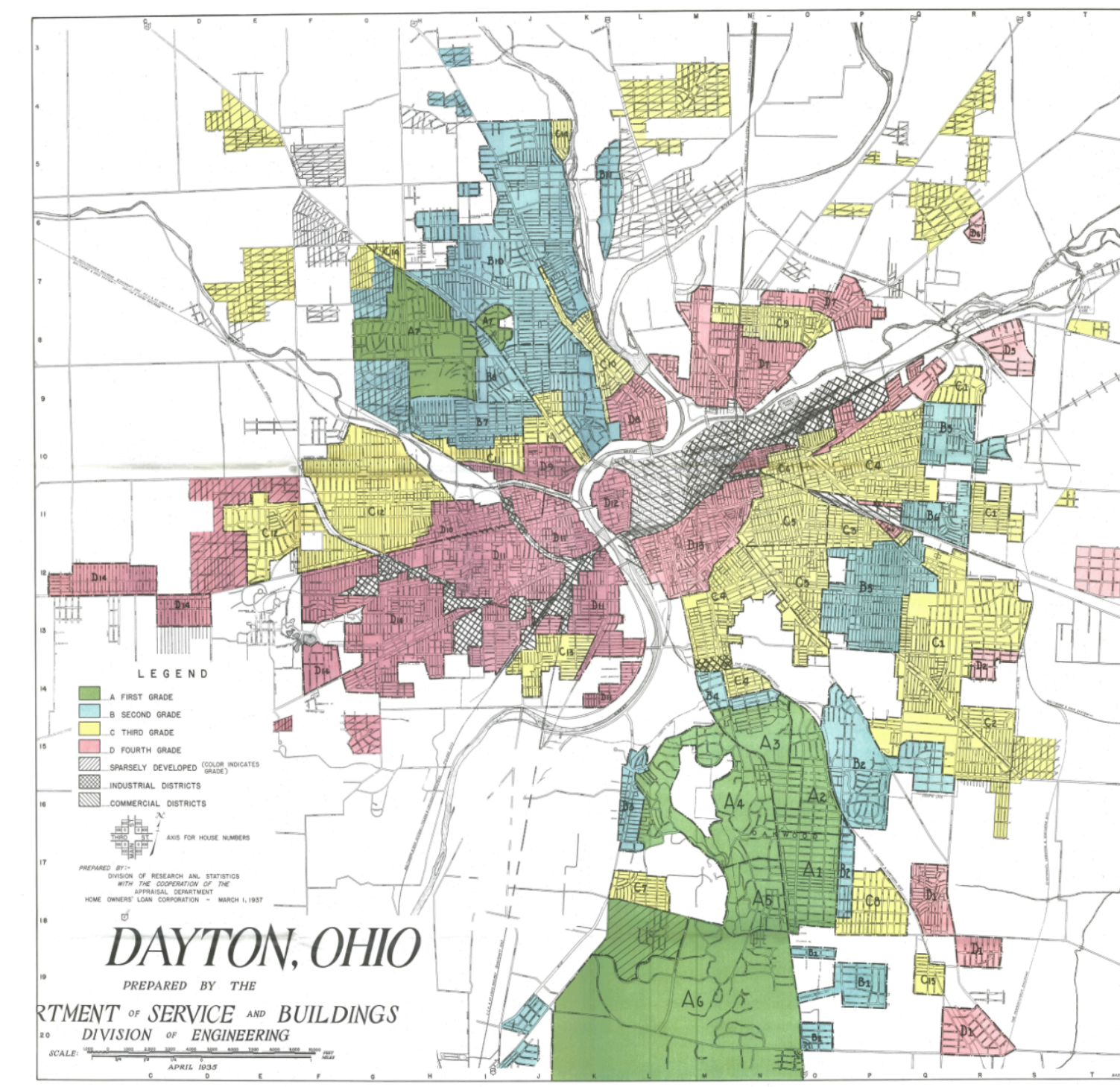
Blockbusting

Using scare tactics to force white families to sell their houses for less than market value when an African American family moved in.

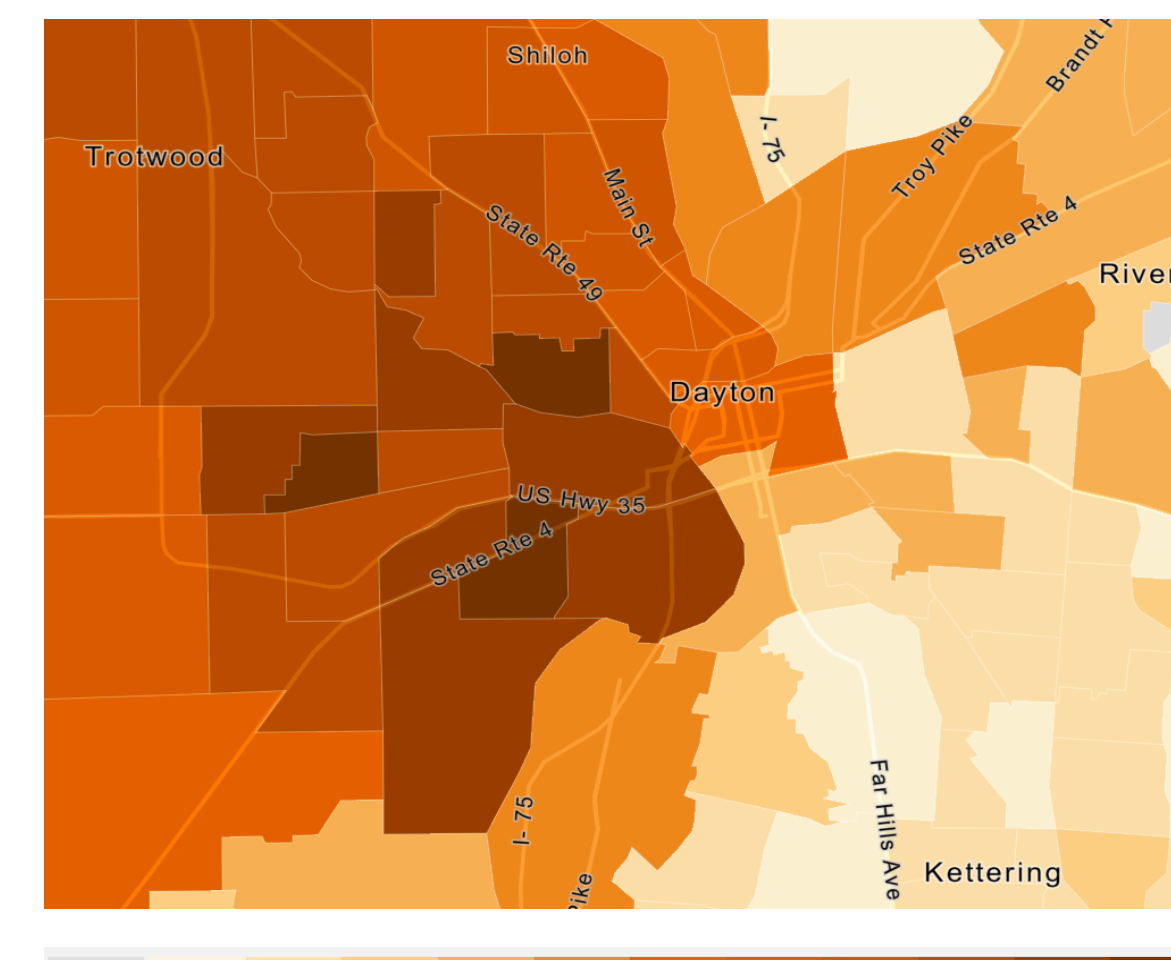
Suburbanization

Wealth left the cities as highways allowed families to live outside of the city and commute in for work.

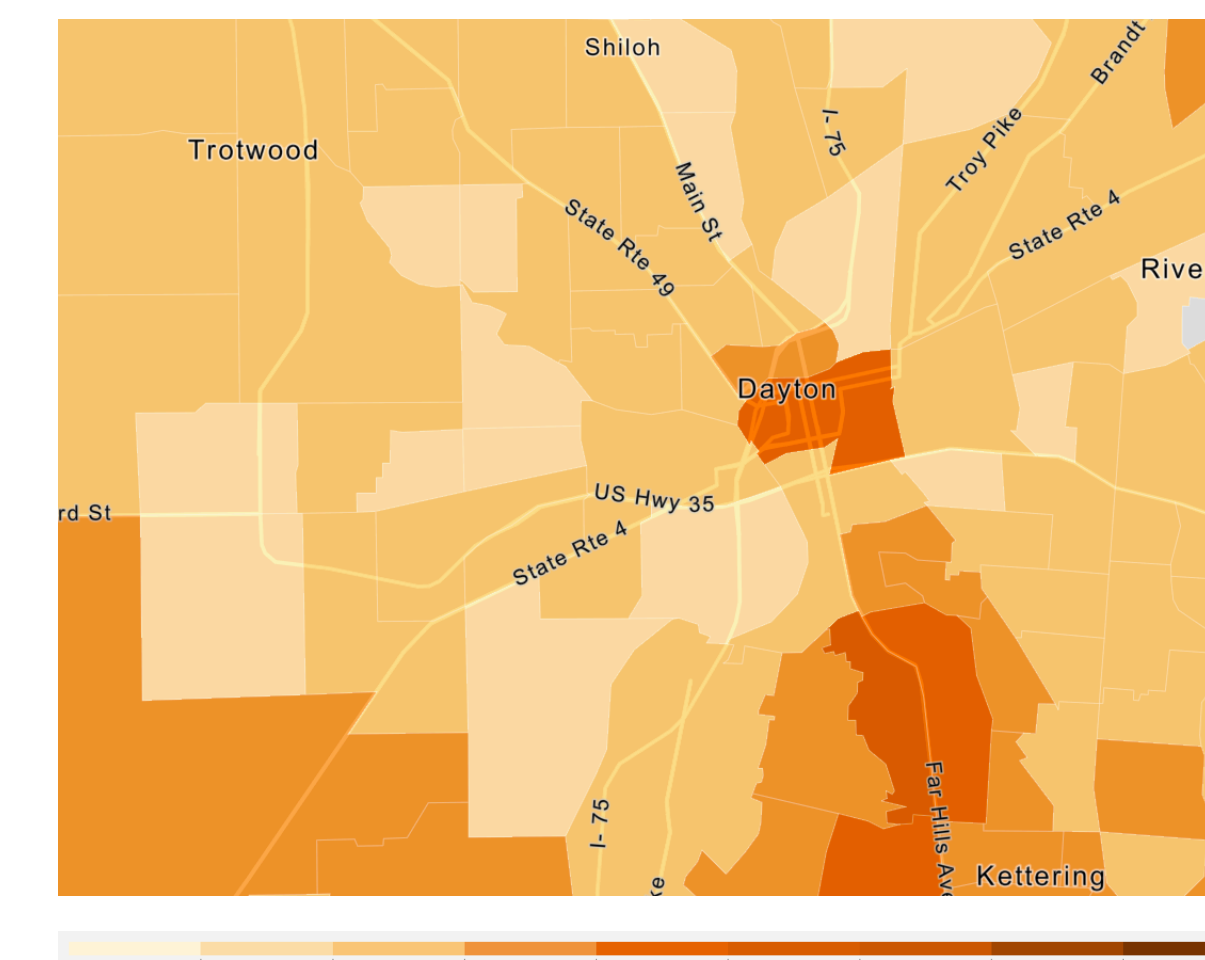
Current Impact



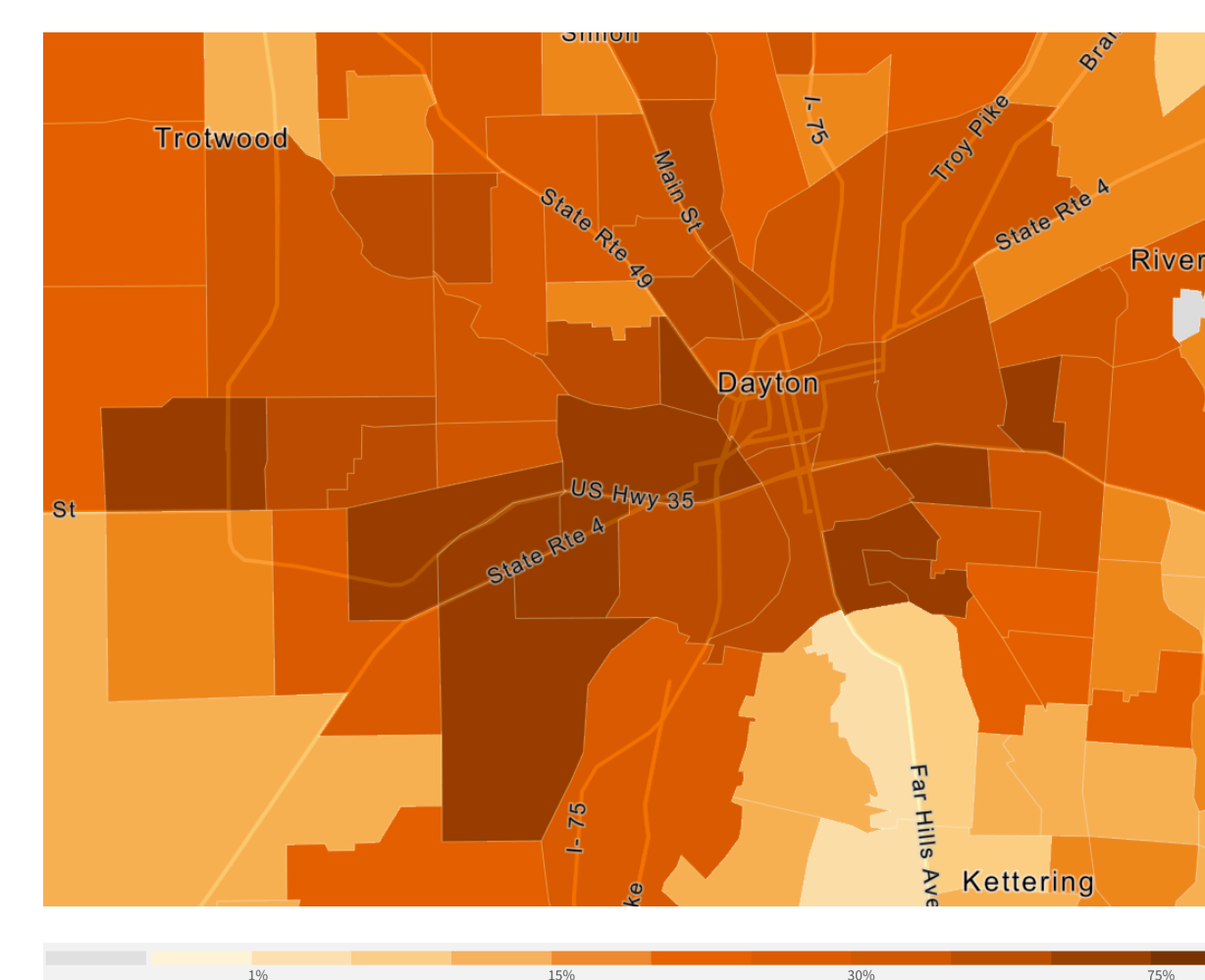
Home Owners Loan Corporation Map
Dayton, OH 1937



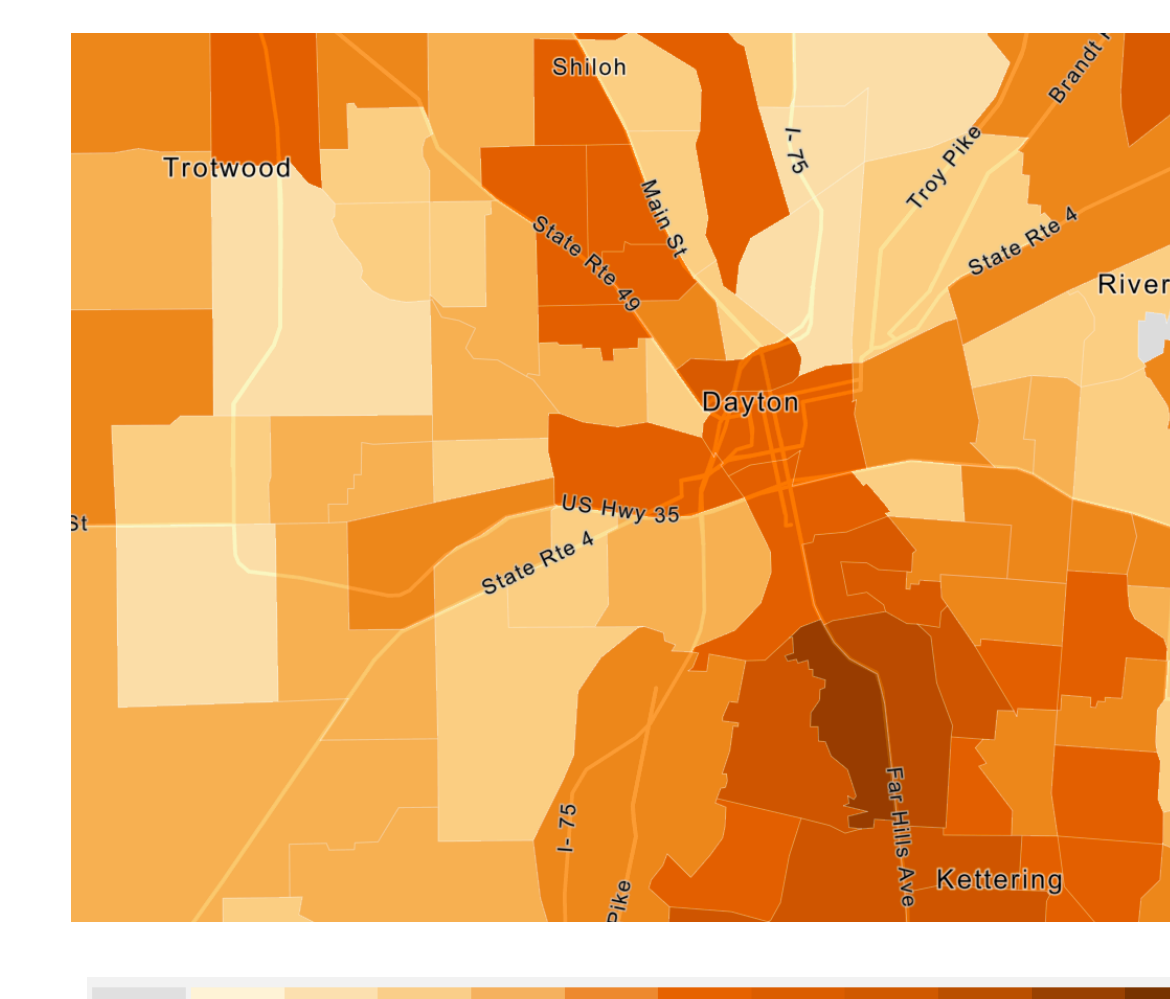
African American
Population, 2016



Median Home Value,
2016



Population Living
in Poverty, 2016



Population with Bachelor's
Degree or More, 2016

Current Solutions & Policy Suggestions

*Greater Dayton
Realtist Association:*
Provides education and
services to underserved
first time home owners

*Summer Banking
Institute at Central
State University:*
To get minority students
interested in banking

Policy Suggestion:
Create a county-wide
school district to create
more equitable
education

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